

YOUR PRIVACY AND THE PROVISION OF CREDIT



KAWANA PAWNBROKERS PTY LTD (Hereafter referred to as Suncoast Loans)

Australian Credit Licence No. 384040

There are **4 SECTIONS** included in this form are part of a credit application and loan suitability assessment process and may also apply to the consequent loan administration and/or collection facilitation.

Please read each Section carefully.

SECTION 1

PRIVACY CONSENT AGREEMENT

By consenting to this section you consent to Suncoast Loans and other entities, including Loan Barn Pty Ltd, and those listed below, collecting, holding, using, disclosing and exchanging personal identification and credit information about you. If you do not provide us with this consent, we will be unable to provide you with a loan. For more detail, read the company's Credit Information (Privacy) Management Policy available on our website at www.suncoastloans.com.au or, on request, via printed copy. This policy contains detailed information concerning the company's management and use of your information.

The Commonwealth Privacy Act 1988, as amended, the Commonwealth Privacy Regulations 2013, and the Privacy (Credit Reporting) Code 2014 empower and regulate Suncoast Loans in accordance with the following.

Use of your Information - Australian Privacy Principle 6

In accordance with Sections 21G, 21H, 21J and 21 M of the Privacy Act, Suncoast Loans collects and holds your personal identification and credit information only for the following purposes:

- to verify your identity and other information provided;
- to assess any application you make for funds;
- to assess your financial circumstances;
- to help us process your application for funds in an efficient manner;
- to avoid the chance you may default on your payment obligations;
- to notify you of a default;
- to notify other credit providers of a default;
- to facilitate the collection of overdue payments; and
- efficiently manage and administer the loans and any services we provide to you.

This information can include any information about your credit worthiness, credit standing, credit history, or credit capacity, that you, other credit providers and credit reporting bodies and their authorised agents are allowed to provide to Suncoast Loans under the Privacy Act and/or Credit Reporting Privacy Code. It may also include information provided by referees, relatives, real estate agents and employers listed on your loan application.

By agreeing to this Section, you authorise Suncoast Loans to contact your bank, real estate agent, landlord, payroll officer and employer (past and present), plus referees and third parties listed in the credit application/assessment form, to provide any and all permitted relevant information they may have regarding you, including tenancy or employment history and bank account and other financial details.

Suncoast Loans may ask you for documents, including one or more of the following:

- 90 days of bank statements, to date of application;
- driver's licence;
- Centrelink income statements;

- employment payslips;
- bills and invoices, showing current address and payment information;
- bank cards;
- passport;
- birth certificate;
- proof of age cards; and the like.

This information is only accessed, as required, by Suncoast Loans' employees, representatives, professional advisers, contractors and other service providers, to facilitate the above purposes. Suncoast Loans will not sell, rent or trade your personal information.

Suncoast Loans reasonably assumes that any referral to third parties that you may nominate, in order that Suncoast Loans may obtain or verify your personal and other information, will have been with the agreement and knowledge of the third parties involved and that you will have made them aware of the purposes and use of such information, prior to Suncoast Loans contacting them.

Information disclosure to a credit reporting body

In accordance with Section 21D of the Privacy Act, Suncoast Loans has chosen to continue with the lawful negative credit reporting (privacy) regime. By consenting to this section, you specifically agree that the company may provide information to Veda, a credit reporting body. This disclosure will be for the following purposes only:

- to obtain identity verification information;
- to obtain a consumer credit report about you, and/or
- to allow the credit reporting body to create or maintain a credit information file, containing information about you.

Your identity verification

Suncoast Loans may verify your identity by attempting to match information you have provided with that held by a verification company and/or a credit reporting body. This task may involve the disclosure of your name, date of birth and address, to verify whether or not the personal identity information you have provided to Suncoast Loans matches information held by that third party.

If we are unable to verify your identity by the above means, the company will inform you, so that you might contact the verification company or credit reporting body to update your information they hold, or you may ask Suncoast Loans to attempt to verify your identity by alternate means.

Information disclosed to one or more credit reporting bodies

The information disclosed to the credit reporting body is limited to (if applicable):

- identity particulars - your name, sex, address (and previous two addresses), date of birth, name of employer and driver's licence number;
- your application for funds - the fact that you have applied for funds and the amount;
- the fact that Suncoast Loans is a current credit provider to you;
- the fact that your loan has incurred overdue account status;
- the fact that your loan has incurred default status; and
- information that, in the reasonable opinion of Suncoast Loans, you have committed a serious credit infringement (i.e. you have been fraudulent, or indicated an unwillingness to repay your loan).

Information disclosure to other entities

Under Part 111A of the Privacy Act, Suncoast Loans may disclose your personal information to:

- other credit providers;
- our external service providers and their agents who provide business services to us, on a confidential basis, only for the purpose of our business;
- the Financial Ombudsman Service (FOS) Australia, to which a complaint relating to a particular service we provide to you can be referred. Telephone 1800 367 287, or info@fos.org.au;

